

# COMMERCE GENERAL ARCHITECTURE

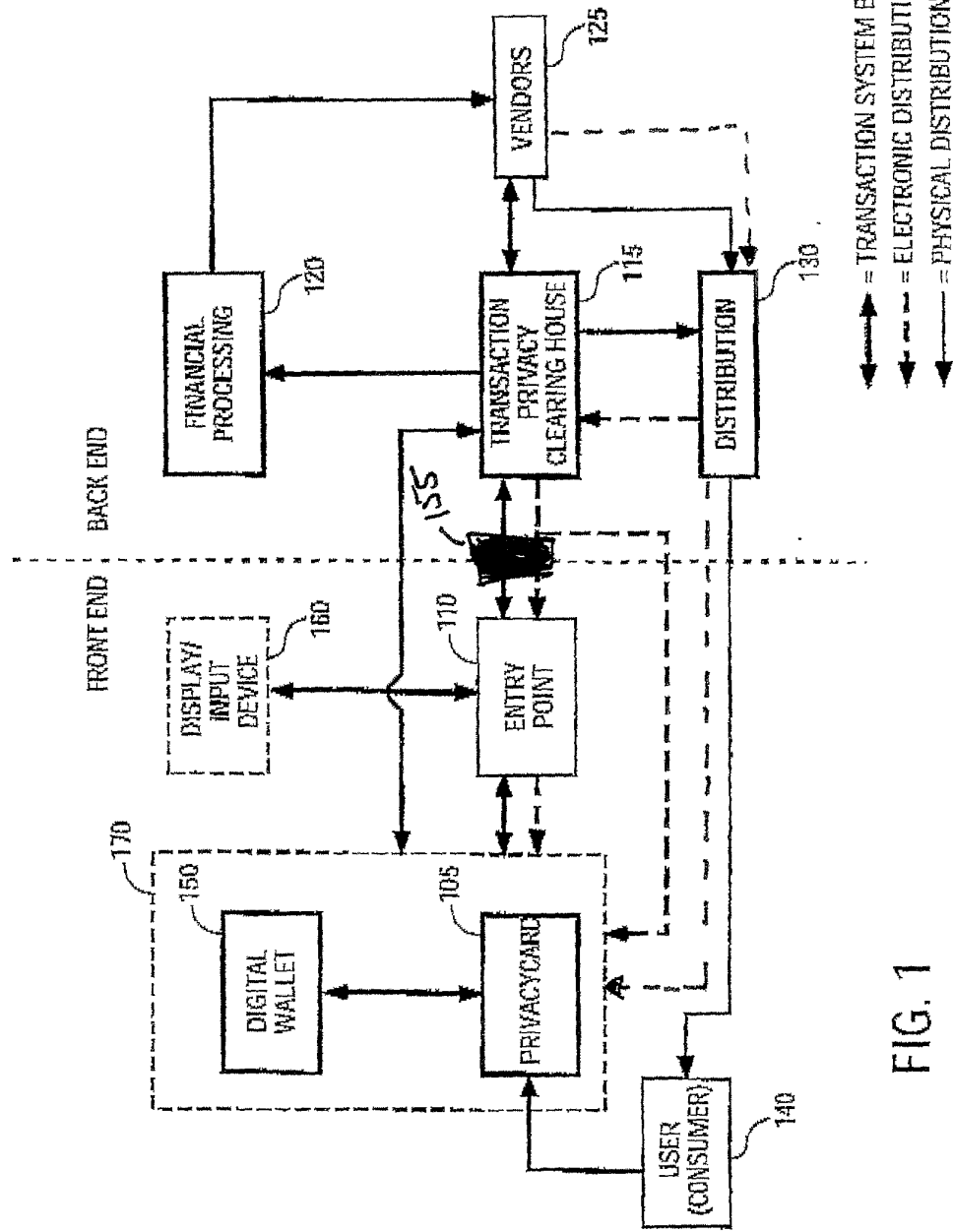


FIG. 1

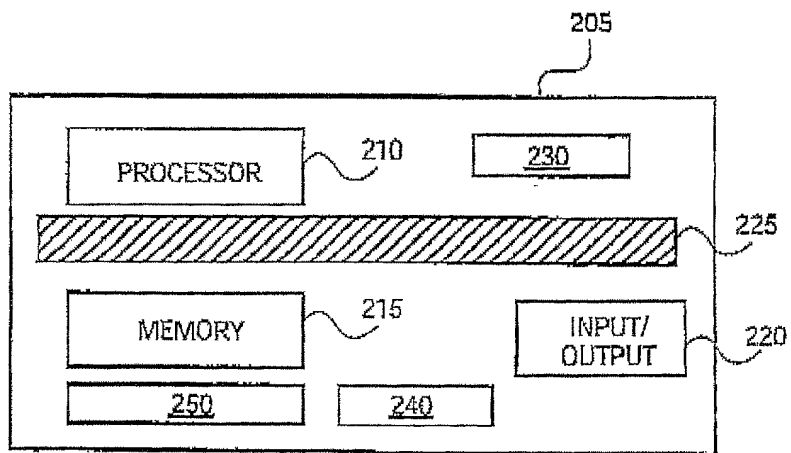


FIG. 2

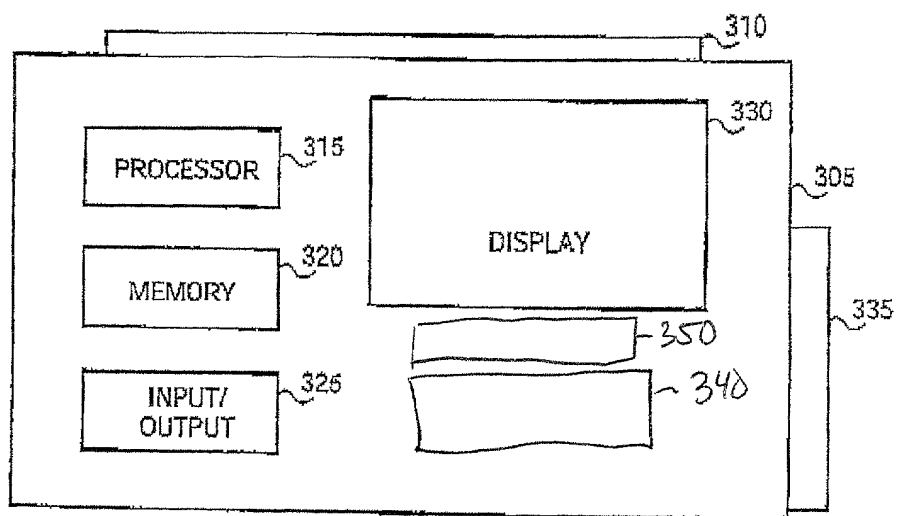
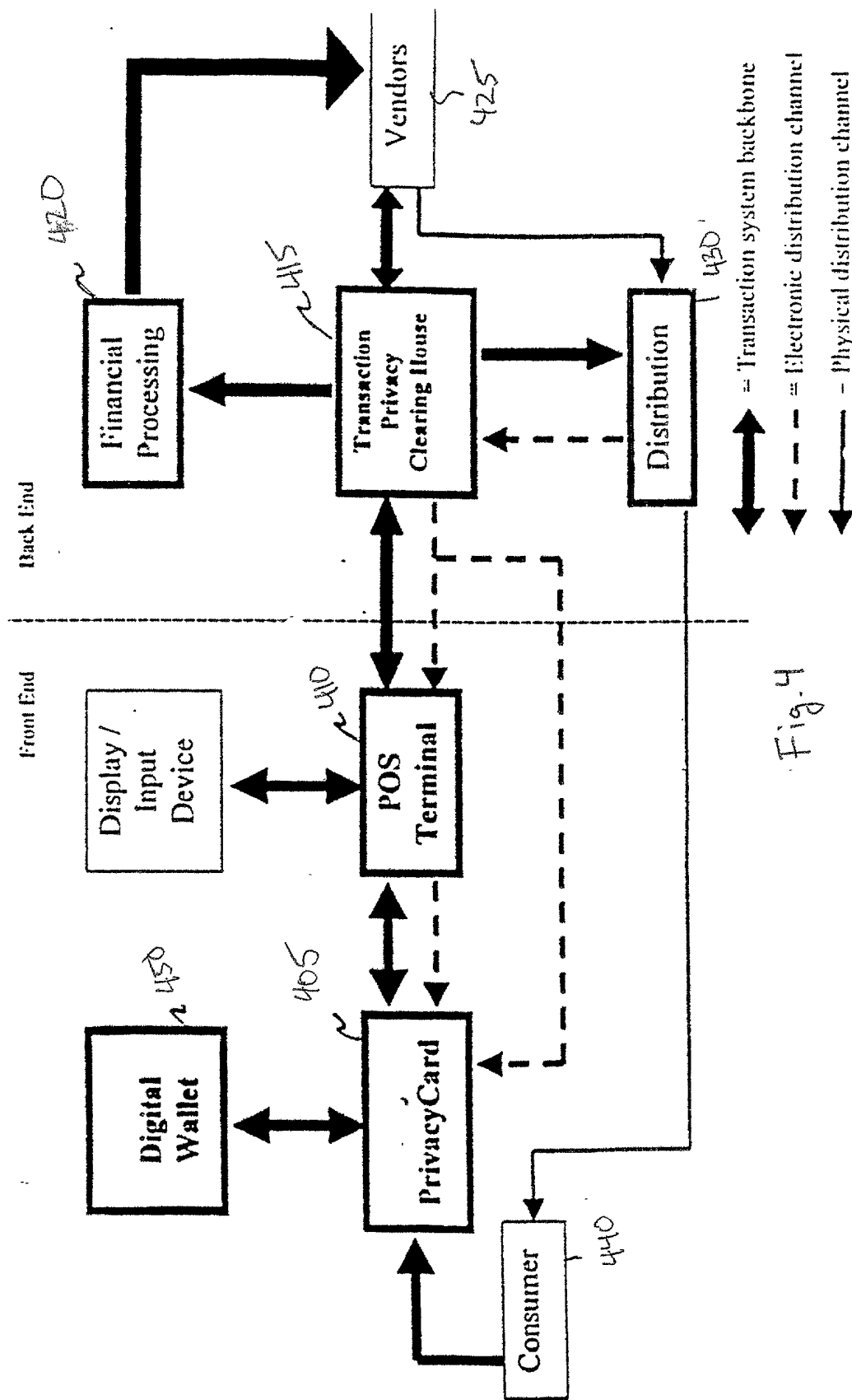
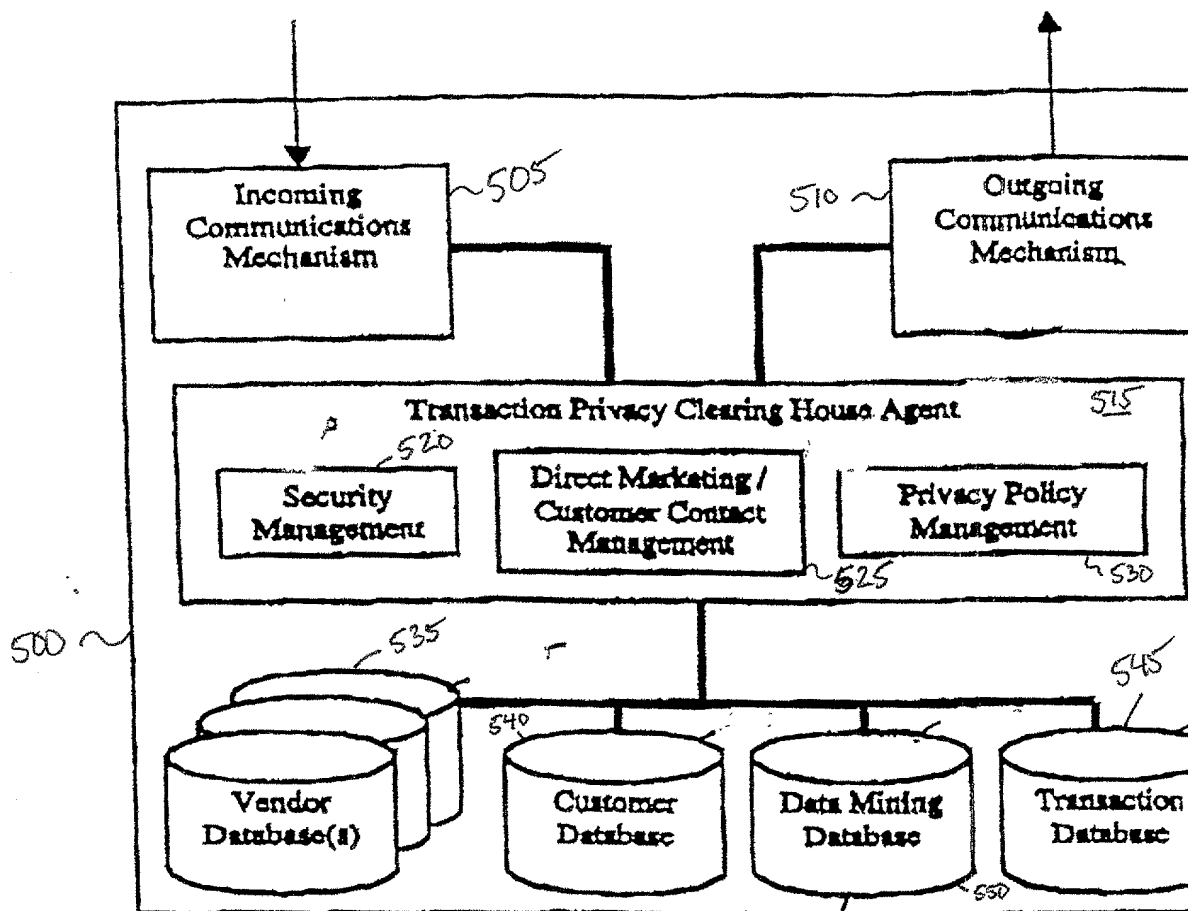


FIG. 3

# Commerce General Architecture - POS Terminal:





Transaction Privacy Clearing House: Major Components

Figure 5

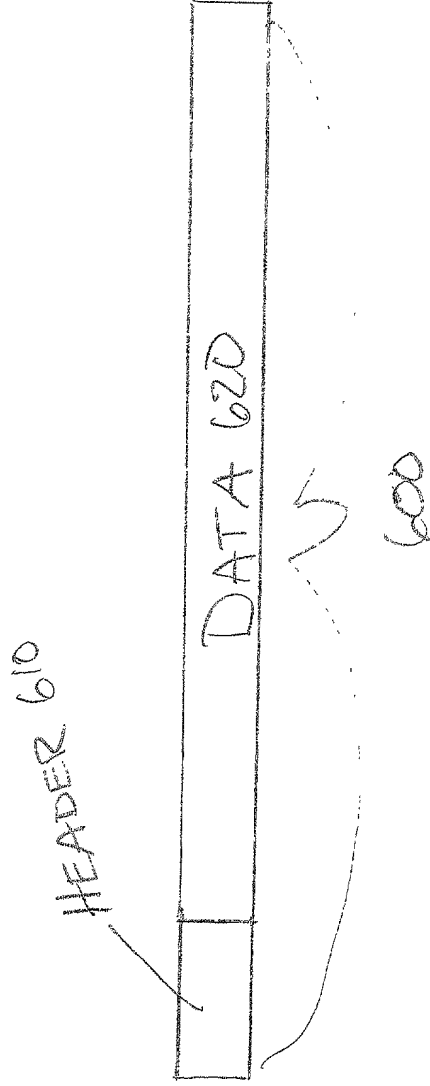


Fig. 6

1. Source/Author(s)

2. Location History

3. Last Location

4. Payment Amount / Split

5. Encryption

6. Sufficient Funds

7. Verification

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Fig. 7

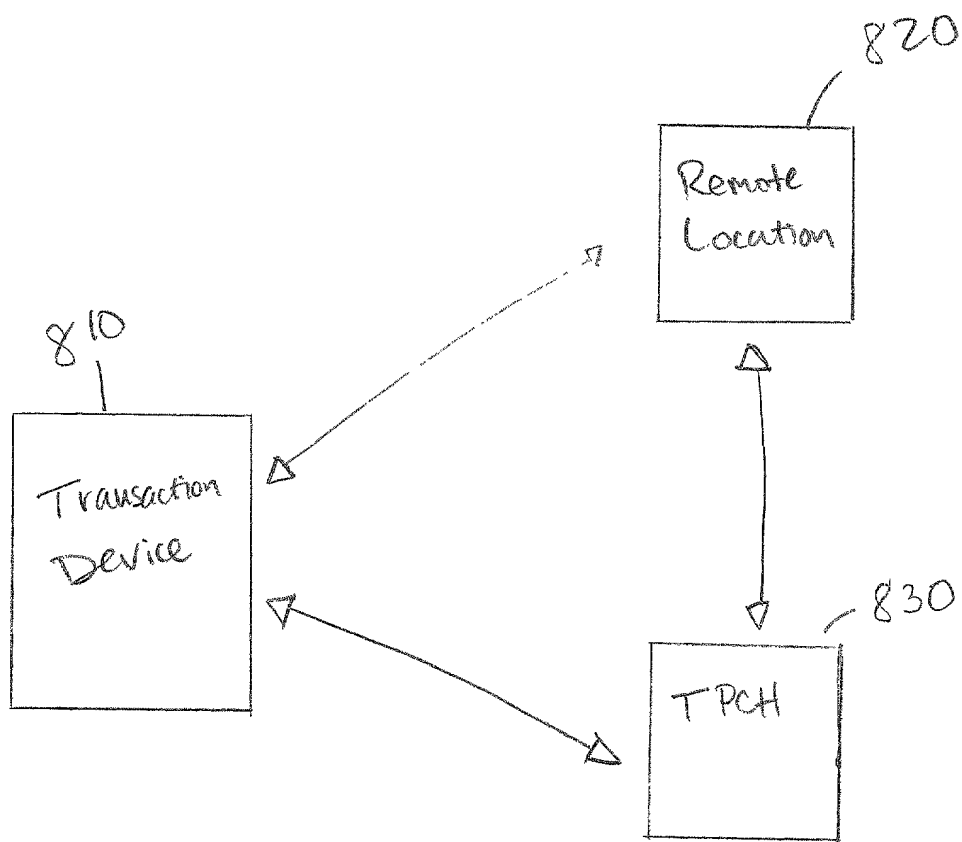


Figure 8

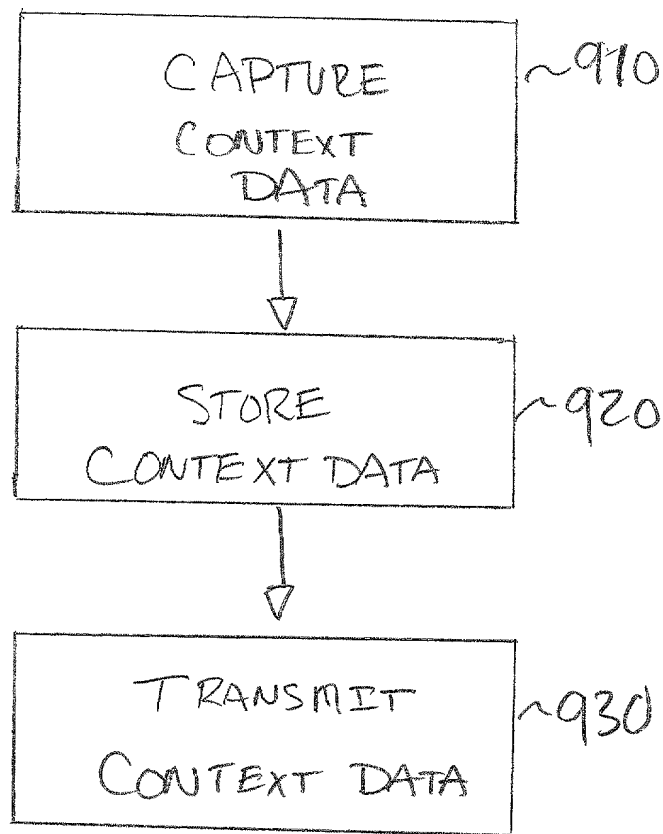


Figure 9